



# House of Representatives

General Assembly

**File No. 322**

*January Session, 2011*

Substitute House Bill No. 6469

*House of Representatives, March 31, 2011*

The Committee on Insurance and Real Estate reported through REP. MEGNA of the 97th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

## **AN ACT CONCERNING CONFIDENTIALITY OF UNDERWRITING GUIDELINES.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Subsection (a) of section 38a-349 of the general statutes is  
2 repealed and the following is substituted in lieu thereof (*Effective*  
3 *October 1, 2011*):

4 (a) Each insurance company [which] that issues in this state  
5 automobile liability policies as defined in section 38a-341 insuring  
6 against loss resulting from liability for damages because of bodily  
7 injury or death of any person and injury to or destruction of property  
8 arising out of the ownership, maintenance or use of a specific motor  
9 vehicle or motor vehicles, shall file with the Insurance Commissioner  
10 the rules and regulations, or any modifications of such rules and  
11 regulations, used by such company to determine whether or not to  
12 underwrite such policies. Any filing made pursuant to this subsection  
13 shall be considered a trade secret for the purposes of section 1-210.

14 Sec. 2. Subsection (a) of section 38a-689 of the general statutes is  
15 repealed and the following is substituted in lieu thereof (*Effective*  
16 *October 1, 2011*):

17 (a) Each insurance company [which] that issues homeowners  
18 insurance policies in this state shall file with the Insurance  
19 Commissioner the rules and regulations, or any modifications of such  
20 rules and regulations, used by such company to determine whether or  
21 not to underwrite such policies. Any filing made pursuant to this  
22 subsection shall be considered a trade secret for the purposes of section  
23 1-210.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2011</i>	38a-349(a)
Sec. 2	<i>October 1, 2011</i>	38a-689(a)

**INS**      *Joint Favorable Subst.*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

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***OFA Fiscal Note******State Impact:*** None***Municipal Impact:*** None***Explanation***

This bill has no fiscal impact to the state or municipalities as it concerns the confidentiality of private insurance rule and regulation filings.

***The Out Years******State Impact:*** None***Municipal Impact:*** None

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**OLR Bill Analysis**

**sHB 6469**

***AN ACT CONCERNING CONFIDENTIALITY OF UNDERWRITING GUIDELINES.***

**SUMMARY:**

The law requires insurers to file automobile liability and homeowners' insurance underwriting rules and regulations with the insurance commissioner for approval 30 days before they become effective. This bill specifies that these filings are considered a trade secret, and thus not subject to disclosure under the Freedom of Information Act.

EFFECTIVE DATE: October 1, 2011

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 19 Nay 0 (03/17/2011)